Benefits and financial help series

HELP WITH THE COST OF CANCER IN ENGLAND, SCOTLAND, WALES AND NORTHERN IRELAND
About this booklet

This booklet is about getting financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland.

A cancer diagnosis can change your financial situation. It may mean you need to stop working, or work less. It can also mean spending more money on things like hospital parking. But depending on your situation, you may be able to get benefits or other financial support.

This booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan’s welfare rights advisers.

In this booklet, we have included quotes from people affected by cancer who have shared their experiences of managing money. We hope you find these helpful. Some are from members of our Online Community (community.macmillan.org.uk) and others are from people who have chosen to share their stories with us. Some names have been changed.

The benefits and tax rates in this booklet apply from April 2017 to April 2018.
Help with the cost of cancer in England, Scotland, Wales and Northern Ireland

How to use this booklet

The booklet is split into sections to help you find what you need. You don’t have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

In the booklet, we have used this symbol to show where there are important differences across the UK.

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on 0808 808 00 00, Monday to Friday, 9am to 8pm, or visit macmillan.org.uk

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on 18001 0808 808 00 00, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit macmillan.org.uk/otherformats or call 0808 808 00 00.
Financial support from Macmillan

On the Macmillan Support Line, we have financial specialists who can help you deal with money worries. We have:

- **welfare rights advisers** who can help you apply for benefits and other financial support
- **financial guides** who can give you guidance on your personal finance options, such as insurance, pensions, mortgages and tax
- **energy advisers** who can help you try to reduce your heating and electricity costs.

We can also give you information about **Macmillan Grants** (see pages 140 to 141 for more details). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice (see page 153).

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit [macmillan.org.uk/in-your-area](http://macmillan.org.uk/in-your-area) to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 151).

Our online financial support tool

You can also use our online financial support tool at [finance.macmillan.org.uk](http://finance.macmillan.org.uk). It includes a quick benefits checker and a benefits calculator. You can use these tools to find out which benefits you may be able to get.
Your data and the cancer registry

When you are diagnosed with cancer in the UK, some information about you is collected in a national database. This is called the cancer registry. It helps the NHS and other organisations plan and improve health and care services. Your hospital will give information about you, your cancer diagnosis and treatment to the registry automatically, unless you ask them not to. As with all medical records, there are strict rules to make sure the information is kept safely and securely. It will only be used for your direct care or for health and social care planning and research.

Talk to your doctor or nurse if you have any questions about the registry. If you do not want your information included in the registry, you can contact the cancer registry in your country to opt out. You can find more information at macmillan.org.uk/cancerregistry. To find details about the cancer registry in your area, see page 156.
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‘I’d never claimed anything in my life. I didn’t even know how to. But the reality is that you’ve got cancer and this is part of the fight. You need to be financially secure to fight it properly.’

Paul
What are benefits?

Benefits are payments from the government to people in need. When you are affected by cancer, it may mean that you can get extra help.

The benefits system can be hard to understand. But even getting a basic idea of how it works can help you get the support you need.

Who manages benefits

There are two organisations that manage benefits. This depends on where you live:

• In England, Scotland and Wales, the Department for Work and Pensions (DWP) manages benefits. It does this through different services, including local Job Centres.

• In Northern Ireland, the Department for Communities (DfC) manages benefits. It does this through different services, including local Jobs and Benefits and Social Security offices.

There are some differences between the benefits system in Northern Ireland and the system in the rest of the UK.

We explain these differences throughout this booklet.
Who can claim benefits

Each benefit has rules about who can claim. Some benefits are paid to you for particular reasons. For example, if you have a health problem that makes it difficult for you to move around or look after yourself.

For some benefits, whether or not you can claim may depend on the following:

• How much money you have. Benefits that depend on this are called income-related benefits. They are also called means-tested benefits.

• Whether you have paid enough National Insurance contributions. Benefits that depend on this are called contribution-based benefits. They are also called contributory benefits.

National Insurance

National Insurance is money collected by the government. It uses this money to provide public services, such as the NHS, and benefits. Paying National Insurance protects your right to some benefits, such as the State Pension (see pages 80 to 82).

You normally pay National Insurance from your salary. If you are not paying National Insurance, for example because you are not working, you may be able to get National Insurance credits through certain benefits. These credits count as your National Insurance payments.

If you would like to check your National Insurance record, visit gov.uk/check-national-insurance-record Or you can call the National Insurance helpline on 0300 200 3500 or use textphone 0300 200 3519 to ask for a statement.
How the benefits system is changing

In 2012, a law called the Welfare Reform Act was passed in England, Scotland and Wales. This was followed by the Northern Ireland Welfare Reform and Work Order in 2016.

These laws are introducing many changes to the benefits system. Some of these changes are happening gradually. Speak to a welfare rights adviser if you are worried about how these changes will affect you.

Changes to benefits

Changes that are happening across the UK include:

• two new benefits called Personal Independence Payment (see pages 48 to 54) and Universal Credit (see pages 30 to 35)
• changes to some older benefits.

We explain these changes throughout this information.

In Northern Ireland, extra payments have been introduced for people who may lose money because of changes to benefits system. These are called Welfare Supplementary Payments.
The benefit cap

There may be a limit to how much you can get in benefits each week. This is called the benefit cap.

The cap will not apply if you get certain benefits, or if your partner or young child does. These benefits include:

• Personal Independence Payment
• Disability Living Allowance
• Attendance Allowance
• Working Tax Credit
• Carer’s Allowance.

For a full list visit of benefits that are not included in the benefit cap, visit [gov.uk/benefitcap](http://gov.uk/benefitcap) or speak to a welfare rights adviser.

If you were working for a year before you claimed benefits, the benefit cap will not normally apply to you for 39 weeks.

The benefit cap limits

The benefit cap changed on 7 November 2016. The amounts you can claim were reduced, and different cap limits were introduced for London and outside of London.

If you live outside of London, the cap is:

• £257.69 a week (£13,400 a year) if you are single and do not have children who live with you
• £384.62 a week (£20,000 a year) if you are single and have children who live with you
• £384.62 a week (£20,000 a year) if you are in a couple, whether you have children who live with you or not.
If you live in a Greater London borough, the cap is:

- £296.35 a week (£15,410 a year) if you are single and do not have children who live with you
- £442.31 a week (£23,000 a year) if you are single and have children who live with you
- £442.31 a week (£23,000 a year) if you are in a couple, whether you have children who live with you or not.

**In Northern Ireland**

If you are affected by the benefit cap and are responsible for a child or young person, you may get a Welfare Supplementary Payment. This payment will be the same as the amount of money you have lost under the benefit cap.
Questions you may have

What happens if my situation changes?

It may affect any benefits you are getting if there are changes to:

• your income, savings or property
• the income, savings or property of a partner who lives with you
• the people who live in your home and their financial situations
• where you live
• your health.

It may also affect your benefits if you have a long stay in hospital or go abroad. This would normally only happen after being in hospital or abroad for four weeks or more. It only applies to certain benefits.

Not every change will affect your benefits. But you should tell the DWP or DfC about a change in case it does. You can do this by speaking to the service that pays your benefits.
Can I challenge a benefits decision?

If you are unhappy with a decision about your benefits, you may be able to ask for a review. This is called a **mandatory reconsideration**. You must do this within one month of the decision date.

If you are unhappy with the review, you can then make an appeal. The exception is Housing Benefit, where you can appeal straight away without asking for a review first. See pages 88 to 91 for more about Housing Benefit.

Challenging a benefits decision can be complicated, so it is a good idea to ask a welfare rights adviser for help as soon as possible. You can speak to a welfare rights adviser by calling us on **0808 808 00 00**. They can talk you through the process and send you more information.

Can I get benefits if I was not born in the UK?

You may not be able to get some benefits if you:

- have come from another country to live or work in the UK
- are an asylum seeker or refugee.

The rules are complicated. You can get advice from Law Centres (see page 152) and Citizens Advice (see page 151).

We have information about claiming benefits, which we have translated into a number of different languages. Call us on **0808 808 00 00** to order a copy.
‘A Macmillan welfare rights adviser checked what benefits I could apply for and helped me fill in the forms. Later, I appealed a decision, and they helped with that too.’

Cath
Can benefits be backdated?

Disability benefits cannot usually be backdated to cover days or weeks before you applied. But most other benefits can be backdated.

When benefits can be backdated, there is usually a limit of one month. Some benefits can be backdated by up to three months.

There usually needs to be a good reason for the delay in applying. For example, because you were in hospital or waiting for a decision to be made about another benefit.

You should try to apply for any benefits you may be entitled to as soon as possible. Otherwise you may miss payments.

Who can help me apply for benefits?

Macmillan has welfare rights advisers who you can speak to by calling the Macmillan Support Line on 0808 808 00 00. They are specially trained to help you get any benefits you might be entitled to.

Depending on where you live, you may also be able to meet a Macmillan welfare rights adviser in person through a local service. Visit macmillan.org.uk/inyourarea to see whether this is available. Other organisations can also help, such as your local Citizens Advice (see page 151).

Speaking to one of our welfare rights advisers, or a benefits adviser from another organisation, can help you get the financial support you need.
What information do I need when I speak to a welfare rights adviser?

The more information you can give the adviser, the more they will be able to help.

Try to have these things with you:

• any forms you need help with
• details of your income, for example recent payslips
• details of any savings or investments, for example recent bank statements
• details of expenses such as rent, mortgage payments and council tax
• your National Insurance number.

For health-related benefits, try to also have:

• a record of your diagnosis
• details of your medical condition and treatments, including the names of any medication you are taking
• contact details for your GP and any other health or social care professionals you see.

If you already get benefits, you should also have:

• details of any benefit payments, for example bank or Post Office account statements, or recent award letters
• letters about your existing benefits, including letters about any benefit applications that were not successful.
Budget: £1,157.69
Incoming: £351.26
N.I.: £16.40
Pension savings:
If you are unable to work or on a low income

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<thead>
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<th>Support from your work</th>
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Support from your work

Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be one of the following:

- **Statutory Sick Pay (SSP)** – money that most workers can get if they are off work sick.

- **Occupational or company sick pay** – your employer’s own sick pay scheme. If they have one, it will be written into your contract. It may be more generous than SSP. Some employers pay staff in full for a certain amount of sick days.

Your employer will pay you SSP for up to 28 weeks. The weekly amount is currently £89.35. You can claim if you:

- are off work sick for four days in a row or more (including non-working days)

- have been earning £113 or more a week for the past eight weeks.

Before your SSP is due to end, your employer should give you a form called SSP1. This form will tell you when the last payment will be. It will also give you information about applying for a benefit called Employment and Support Allowance (see pages 23 to 29).

Speak to your manager or HR department to find out what sick pay they offer, and how to claim.
If you are self-employed

If you cannot get sick pay because you are self-employed, you can still apply for other benefits. For example, if your income drops you may be able to get Employment and Support Allowance.

We have more information about self-employment and cancer, which you may find helpful. Visit be.macmillan.org.uk or call 0808 808 00 00 to order a copy of Self-employment and cancer.

Employment rights

Your employer should try to support you at work. They should make reasonable changes to help you keep doing your job during and after cancer treatment.

There are laws that protect you from being treated unfairly at work because of cancer. These are:

• the Equality Act 2010 in England, Scotland and Wales
• the Disability Discrimination Act 1995 in Northern Ireland.

These laws do not just protect employees. They also protect people who are applying for jobs and, in many cases, people who are self-employed. Carers are also protected from some types of discrimination.

We have more information about your rights at work when you’re affected by cancer. Visit be.macmillan.org.uk or call 0808 808 00 00 to order our booklet.
Access to Work

Access to Work is a government programme. It can help you or your employer if you have a long-term health condition that affects the way you do your job. It can give advice and practical support to meet extra costs that may be caused by your health condition.

The scheme may pay for:

• special aids and equipment needed in the workplace as a direct result of your condition
• travel to and from work if you can’t use public transport
• a support worker to help you in the workplace.

In England, Scotland and Wales, contact Access to Work (see page 153) to apply. You can also ask to speak to a disability employment adviser at your local Jobcentre Plus.

In Northern Ireland, contact Access to Work (NI) to apply. See page 153 for their details. You can also speak to an employment service adviser at your local Jobs and Benefits or Social Security office.

Income tax refund

You may be able to get a tax refund if you give up work, or if your income decreases. It is also worth checking whether you are still paying the correct amount of tax if your situation changes.

Your employer may be able to organise this. Or you can contact Her Majesty’s Revenues and Customs (HMRC). Visit gov.uk/contact-hmrc
Employment and Support Allowance

This benefit is for people under retirement age who cannot work because of illness or disability.

There are two types of Employment and Support Allowance (ESA):

- **Contribution-based ESA** may be available if you have paid enough National Insurance.

- **Income-related ESA** may be available if your income and savings are low. Income-related ESA is gradually being replaced by Universal Credit (see pages 30 to 35). You may need to apply for that instead, depending on where you live.

If you are already claiming Severe Disablement Allowance or Incapacity Benefit, you may be gradually moved on to ESA. If you get one of these older benefits, you could speak to a welfare rights adviser to find out more.
‘The money we got from ESA helped us to stabilise. The income from the benefits was a massive help.’

Ashley
Applying for ESA – the first 13 weeks

When you apply for Employment and Support Allowance (ESA), you will usually have to give medical certificates to show you are ill. If you meet the initial medical requirements, you will be paid the basic rate of the benefit for 13 weeks. This is currently £73.10 a week for a single person aged 25 or over. You may be able to get more if you have a partner or if you already get some other benefits.

Assessment

You may need to have a work capability assessment. This usually happens in the first 13 weeks of getting ESA. It is to see how your illness limits your ability to work. The assessment may include a face-to-face meeting. You can take someone with you for support if you want to.

If you need to travel to an assessment centre, you can claim help with your travel costs. You can find out more about this from the assessment centre.

If you are too unwell to travel, you can ask for a home visit. You may need a letter from your doctor or consultant to support your request.

If the assessment shows that you still qualify for ESA, you will be placed in one of two groups. The support group is for people with severe difficulties working. It pays a higher rate. The work-related activity group is for people who can do some activities that could help them work in the future. We have more information about these groups over the next two pages.
Some people may not have any assessments. For example, if:

• you are waiting for, having, or recovering from chemotherapy or radiotherapy

• you are terminally ill, and you may be expected to live for less than six months.

In these cases, you should be placed straight into the support group from the start of your claim.

**Applying for ESA – after the first 13 weeks**

**Support group**
You will be placed in the support group if your illness or disability has a severe effect on your ability to work. This includes if you are waiting for, having or recovering from certain cancer treatments such as chemotherapy and radiotherapy.

People in the support group get an extra weekly payment of £36.55, in addition to the basic rate. You will not have to do any work-related activities.

**Work-related activity group**
The assessment may suggest there is some work-related activity you could still do. In this case, you will be placed in the work-related activity group. You will have to go to work-focused interviews. After an interview, you may have to take part in a work-related activity, such as writing a CV, going on a training course or doing a work placement. However, you will not need to apply for a job.

From April 2017, people placed in the work-related activity group will get ESA at the basic rate of £73.10.
Time limit for contribution-based ESA
You can only get contribution-based ESA in the work-related activity group for one year. After one year, the benefit will stop unless you:

• claim and qualify for income-related ESA (or, depending on where you live and your situation, Universal Credit)
• ask to be placed in, and are accepted for, the support group.

If you are worried that this time limit might affect you, speak to a welfare rights adviser as soon as possible.

If you live in Northern Ireland and your contribution-based ESA stops because of the one-year time limit, you may be eligible for a Welfare Supplementary Payment (see pages 10 to 12).

Self-employment and ESA
If you are self-employed, you can claim contribution-based Employment and Support Allowance (ESA) if you have paid enough National Insurance.

You may be able to get more money if you qualify for income-related ESA or Universal Credit, depending on your situation.

‘Nothing can make up for loss of earnings if you’re self-employed. But at least these benefits can be of help.’

Tracy
Permitted work

Although Employment and Support Allowance (ESA) is for people who are unable to work, you may be allowed to do a certain amount of permitted work while claiming the benefit. This is the same for Incapacity Benefit.

Permitted work can include the following:

• Voluntary work.
• Unpaid work experience that is approved by the Department for Work and Pensions (DWP) or Department for Communities (DfC).
• Any work where you earn £20 or less a week.
• Work as part of a treatment programme, which is carried out under medical supervision in hospital. This applies only if you earn £120 or less a week.
• Work that is supervised by someone whose job is to help arrange work for disabled people. This applies if you earn £120 or less a week.
• Work you do for less than 16 hours a week on average, where you earn £120 or less a week. This applies for up to 52 weeks, or indefinitely if you are in the ESA support group.

To find out more about permitted work, speak to a welfare rights adviser.
Other support from income-related ESA

If you qualify for income-related Employment and Support Allowance (ESA), it can help you get other support, such as free school meals, Housing Benefit, and help with hospital costs. It can also pay towards the interest on your mortgage or your service charges.

How to claim

Contact your Employment and Support Allowance (ESA) support centre:

- If you live in England, Scotland or Wales, call 0800 055 6688, use textphone 0800 023 4888 or visit gov.uk/employment-support-allowance
- If you live in Northern Ireland, call 0800 085 6318, use textphone 0800 328 3419 or visit nidirect.gov.uk/contacts/contacts-az/employment-and-support-allowance
Universal Credit

Universal Credit (UC) is a new benefit that is gradually being introduced for people under retirement age who are either:

- out of work
- on a low income.

It can include money for basic living, looking after children and housing.

In Northern Ireland, UC is expected to be introduced from September 2017.

Benefits being replaced by Universal Credit

UC is replacing six other benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Job Seeker’s Allowance
- Income-related Employment and Support Allowance
If you currently get any of these benefits, you will be reassessed for UC. The Department for Work and Pensions (DWP) or the Department for Communities (DfC) will contact you to change your claim. You do not need to do anything until then.

Is Universal Credit available in my area?

UC is not available everywhere yet. It is gradually being introduced to different people and areas across the UK:

- In England, Scotland and Wales – it is being introduced between now and the end of 2017.
- In Northern Ireland – it is being introduced between September 2017 and September 2018.

Whether you should claim UC or another benefit will depend on your situation and where you live. To find out more, speak to a welfare rights adviser or visit one of the following websites:

- If you live in England, Scotland or Wales, visit [gov.uk/jobcentres-where-you-can-claim-universal-credit](http://gov.uk/jobcentres-where-you-can-claim-universal-credit)
- If you live in Northern Ireland, visit [nidirect.gov.uk/articles/introduction-to-universal-credit](http://nidirect.gov.uk/articles/introduction-to-universal-credit)
Who can claim

To claim UC, you must:

• live in an area where it is available
• be aged 18 or over (or 16 or over in certain cases)
• not be in education
• accept an agreement called a claimant commitment.

If you live with someone as a couple, you will need to include their details on the claim form. This is called making a joint claim. Both of your savings, income and earnings will be considered.

Before claiming UC, make sure you have applied for any contribution-based benefits you may be able to get. Speak to a welfare rights adviser for advice.

Claimant commitment

Your claimant commitment is a record of the responsibilities you will have if you get UC. It is usually written by your local Jobcentre Plus, with your agreement, when you apply.

The claimant commitment is based on your individual situation. For example, if you currently have a limited ability to work but are expected to get better, your claimant commitment might state that you should prepare for work as much as you can. You may want to speak to your health or social care professional for advice about which activities you could do. If you are too unwell to work at all, you will not be expected to prepare for work.
How much you could get

The amount of UC you get depends on your income and circumstances. It may also depend on the income and circumstances of people living with you.

In England, Scotland and Wales these are the current standard monthly rates:

<table>
<thead>
<tr>
<th>Claimant</th>
<th>Monthly allowance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single person aged under 25</td>
<td>£251.77</td>
</tr>
<tr>
<td>Single person aged 25 or over</td>
<td>£317.82</td>
</tr>
<tr>
<td>Joint claimants aged under 25</td>
<td>£395.20</td>
</tr>
<tr>
<td>Joint claimants aged 25 or over</td>
<td>£498.89</td>
</tr>
</tbody>
</table>
Extra payments

UC also gives extra payments (called elements) for people in certain situations. You may get the following elements:

• The **child element** if you are responsible for a child who lives with you. This generally means a child aged under 16. In some cases, it could mean a young person aged 16 to 19 who is in full-time education or doing certain training. Extra money is added for any child or young person who has a disability. You can only get this element for up to two children.

• The **childcare element** if you pay for childcare so that you can stay in work.

• The **limited capability for work elements**. There is one element for people who have a limited ability to work. There is another element for people who have both a limited ability to work and a limited ability to do work-related activities. This second element has a higher payment and is similar to being in the support group for Employment Support Allowance.

• The **carer element** if you look after someone who is severely disabled. You must be judged to have regular and considerable caring duties. You can either get the carer element or the limited capability for work element but not both – you will get whichever is greater.

• The **housing element** if you meet certain criteria. It helps with rent or mortgage payments.

Qualifying for UC may make you eligible for other help, such as free prescriptions and free school meals.
How to claim

Contact our welfare rights advisers on 0808 808 00 00 for more information about UC and whether you can claim.

If you think you might be eligible for UC and want to make a claim:

• If you live in England, Scotland or Wales, visit [gov.uk/apply-universal-credit](http://gov.uk/apply-universal-credit) or call the Department for Work and Pensions (DWP) Universal Credit helpline on 0345 600 0723.

• If you live in Northern Ireland, Universal Credit is expected to gradually become available in different areas from September 2017. You can find out more at [nidirect.gov.uk/articles/introduction-to-universal-credit](http://nidirect.gov.uk/articles/introduction-to-universal-credit)
Income Support

This is a benefit for people on a low income. It helps cover basic living costs.

Income Support is for people aged between 16 and retirement age. It is for people who do not have to register as being unemployed if they are out of work.

If you are making a new claim, depending on where you live, you may need to claim Universal Credit instead of Income Support.

Who can claim

You can claim Income Support if you:

• are a carer
• are a single parent with a child under five
• are pregnant
• get Statutory Sick Pay but still do not have enough money to live on.
All of the following must also apply to you:

• You, and your partner if you have one, have £16,000 or less in savings between you.

• You, and your partner if you have one, have no income or a low income. If you are claiming based on sickness, earnings from some types of permitted work are not considered.

• If you are single, you must work less than 16 hours a week.

• If you have a partner, you must work less than 24 hours a week between you.

You can also claim if you are aged between 16 and 20 (in England, Scotland and Wales) or 19 and younger (in Northern Ireland), and you are at least one of the following:

• a parent

• not living with a parent (or someone acting as a parent)

• a refugee learning English.

**How much you could get**

Income Support is paid at different rates depending on your situation.

You may get basic payments (called *personal allowances*). There are different basic payments that you can get.
The one you get will depend on your situation, for example:
- your age
- whether you are single or have a partner
- whether you are a single parent (if you are aged under 25).

You may get extra payments (called premiums) for special circumstances, for example if you are disabled or a carer.

Income Support acts as a passport to other benefits, such as free school meals (see page 121), free prescriptions (see pages 100 to 101) and Housing Benefit (see pages 88 to 91). It can also include some help with paying off the interest on mortgages.

The amount of Income Support you get will not be reduced if you, or your partner if you have one, also claim Personal Independence Payment (see pages 48 to 54), Disability Living Allowance (see pages 56 to 57) or Attendance Allowance (see pages 58 to 61). It may even increase.

**How to claim**

- If you live in England, Scotland or Wales, call Jobcentre Plus on **0800 055 6688**, use textphone **0800 023 4888**, or visit [gov.uk/income-support](http://gov.uk/income-support)
- If you live in Northern Ireland, visit or call your local Social Security or Jobs and Benefits office or visit [nidirect.gov.uk/articles/income-support](http://nidirect.gov.uk/articles/income-support)
Working Tax Credit

Working Tax Credit (WTC) is for people aged between 16 and retirement age who either:

• work but have a low income
• work and have a disability.

If you are making a new claim, WTC is gradually being replaced by Universal Credit. The benefit you have to apply for will depend on where you live.

Who can claim

To claim WTC, you must:

• be working for a certain number of hours each week, either for an employer or for yourself (if you are self-employed)
• have an income below a certain level, or have a disability that would place you at a disadvantage if you tried to get a new job.

If you are aged between 16 and 24, you can only claim WTC if you have a child or a disability.

If you are off work because of illness, you may still be able to claim WTC for up to 28 weeks.
How much you could get

WTC includes a basic amount. There are also extra payments (called elements) for people in certain situations. The extra elements include:

- a single parent element
- a disability element
- a childcare element.

Changes to Working Tax Credit

If you are already getting WTC, you will continue to get it until either:

- your circumstances change
- the Department for Work and Pensions (DWP) or Social Security Agency (SSA) transfers you to Universal Credit.

If you, or your partner if you have one, still get WTC, you will not be affected by the benefit cap (see pages 11 to 12). If you are entitled to WTC but do not get a payment for some reason, the cap will still not affect you – this is called being awarded a nil entitlement. So it is worth finding out whether you qualify for this benefit. Contact a welfare rights adviser for more information.

How to claim

Call HMRC Tax Credits Helpline on 0345 300 3900 or use textphone 0345 300 3909.
Jobseeker’s Allowance

Jobseeker’s Allowance (JSA) is for people under retirement age who are unemployed but able to work. It gives you a weekly income while you look for work.

Who can claim

You can claim JSA if you are all of the following:

• aged 18 or above (or aged 16 or 17 in certain cases)
• not in full-time education
• available for work and actively looking for work
• not working
• working less than 16 hours a week on average
• fit for work.

Contribution-based Jobseeker’s Allowance

Contribution-based JSA is for people who have paid enough National Insurance. You may not have paid enough National Insurance if you were self-employed.

Contribution-based JSA lasts for six months. After this, you may qualify for income-based JSA if your income and savings are below a certain level.
Income-based Jobseeker’s Allowance

Income-based JSA may be available if you are on a low income. It is gradually being replaced by Universal Credit (see pages 30 to 35). If you are eligible, you should apply for contribution-based JSA first.

The amount you can get depends on your circumstances, including your income and savings, and those of your partner if you have one.

Income-based JSA acts as a passport to other benefits, such as free school meals (see page 121) and Housing Benefit (see pages 88 to 91).

If you work part time
If you work less than 16 hours a week, the Jobcentre Plus will ignore some of the money you earn when it works out whether you are eligible for income-based JSA.

They will usually ignore:

• £5 a week for single people
• £10 a week for couples
• £20 a week for some other people, for example carers or people who are severely disabled.

Advisers at your local Jobcentre Plus, or Northern Ireland Social Security or Jobs and Benefits office, will help you with your job search. If you need advice about work because of an illness or disability, ask to see a disability employment adviser.
How to claim

• If you live in England, Scotland or Wales, you can apply through your local Jobcentre Plus. Check your phone book or online for their contact details. You may also be able to apply online at [gov.uk/jobseekers-allowance/how-to-claim](https://gov.uk/jobseekers-allowance/how-to-claim) You will need to attend an interview with an adviser at your local Jobcentre Plus.

• If you live in Northern Ireland, you can apply through your local Social Security or Jobs and Benefits office. You will need to attend an interview with an adviser at the office. You can find out more at [nidirect.gov.uk/articles/jobseekers-allowance](https://nidirect.gov.uk/articles/jobseekers-allowance)
If you have care or mobility needs

- Personal Independence Payment 48
- Disability Living Allowance for adults 56
- Attendance Allowance 58
- Industrial Injuries Disablement Benefit 63
- Help with toilet needs 65
Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for people aged 16 to 64. It is for people who have problems moving around or looking after themselves.

If you are aged 65 or over, you should claim Attendance Allowance (see pages 58 to 61) instead of PIP.

PIP replaces an older benefit called Disability Living Allowance (DLA) for adults. See pages 56 to 57 for more about DLA. If you are aged between 16 and 64 and making a new claim, you will need to apply for PIP.

Who can claim

To get Personal Independence Payment (PIP), you must be aged 16 to 64 and have problems moving around or caring for yourself. You must have had these problems for three months, and expect them to last for at least nine months. However, there are special rules for people who are terminally ill (see pages 50 to 51).

You can claim PIP whether you are working or not. If you get PIP, it does not reduce other benefits. In some cases, your other benefits may even increase.

PIP is based on how your condition affects you, not on the condition you have.
PIP has two parts:

• the **daily living component**
• the **mobility component**.

You may get one or both parts.

**The daily living component**

The daily living component is for people who have problems with at least one of the following:

• preparing food
• eating and drinking
• taking medicines
• having treatments
• monitoring a health condition
• washing and bathing
• using the toilet or managing incontinence
• dressing and undressing
• speaking with other people
• reading and understanding signs, symbols and words
• engaging with others face to face
• making financial decisions.
The mobility component

The mobility component is for people who have problems:

• planning and going on journeys
• moving around (for example, walking or doing things around the house).

Terminal illness

If you are terminally ill, and may be expected to live for less than six months, you can apply using a fast-track process called special rules. You can keep getting the benefit under the special rules if you live longer than expected.

Claiming under special rules means:

• you do not need to have had mobility or care problems for the last three months
• you do not need to have a face-to-face consultation
• you will get the daily living component at the enhanced rate
• you may also be able apply for the mobility component and get it immediately, depending on your needs
• someone else can make a claim on your behalf.

All special rules claims are reviewed after three years.

To claim under the special rules, tell the Department for Work and Pensions (DWP) or Department for Communities (DfC) about your situation. You will then need to ask your GP, oncologist or specialist nurse to send them a form called a DS1500.
If you have care or mobility needs

If you become terminally ill while you are already claiming PIP, you can still ask your doctor or specialist nurse to write a DS1500. This may increase the amount of PIP you get.

Assessment

If you claim Personal Independence Payment (PIP), a health professional may need to assess your needs. Most people have a face-to-face assessment. You can take someone with you for support if you want to.

If you need to travel to an assessment centre, you can claim help with your travel costs. You can find out more about this from the assessment centre.

If you are too unwell to travel, you can ask for a home visit. You may need a letter from your doctor or consultant to support your request.

The assessment looks at how well you can move around and do daily activities. It looks at whether you can carry out certain activities:

• safely
• repeatedly
• to an acceptable standard
• within a reasonable period of time.

Your claim will also be reviewed regularly, based on how likely it is that your condition will change.
How much you could get

Each component is paid weekly at either a standard rate or an enhanced rate, depending on your needs:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Weekly daily living component</th>
<th>Weekly mobility component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>£55.65</td>
<td>£22.00</td>
</tr>
<tr>
<td>Enhanced</td>
<td>£83.10</td>
<td>£58.00</td>
</tr>
</tbody>
</table>

How to claim

- If you live in England, Scotland or Wales, you can call the Department for Work and Pensions (DWP) Personal Independence Payment (PIP) claims line on 0800 917 2222 or use textphone 0800 917 7777.

- If you live in Northern Ireland, you can call the Department for Communities (DfC) Personal Independence Payment (PIP) centre on 0800 012 1573 or use textphone 0800 012 1574.

Someone else can call on your behalf to apply, but you will need to be with them when they call. You will need to give your permission for the DWP or DfC to speak to that person about your claim. You will not need to do this if you are claiming under the special rules (see pages 50 to 51).
It is important to have the following information with you when applying:

- your National Insurance number
- your full address, including postcode
- your date of birth
- your bank or building society account details that payments can be made into
- a daytime contact number
- your GP or other health professional’s details
- details of any time you have spent abroad in the last three years
- details of any recent time you have spent in a care home or hospital.

You will not have to answer any detailed questions about your health when you call.

The DWP or DfC will then post you a claim form to fill in. The form asks personal questions about how your health problems affect your daily life. It will ask about your ability to do a range of activities. There is more information about the assessment on page 51).

The claim form is long and you should set aside a good amount of time to fill it in. You may find it helpful to read through the form before you start filling it in, so that you can get the information you need before you start. It will help your application if you include as much detail as possible.
It is a good idea to get help from an experienced welfare rights adviser to fill in the form. You can do this by calling the Macmillan Support Line on 0808 808 00 00. Or visit macmillan.org.uk/inyourarea to find out whether you can see a Macmillan welfare rights adviser in person.

It is also a good idea to get evidence about your illness from the people treating you, for example your doctor, cancer specialist or a support worker. You should submit this evidence with your claim, or soon afterwards.

You will have one calendar month to complete and return it.
‘My welfare rights adviser helped me fill out the application form for PIP. I wouldn’t have been confident doing that myself as it was quite lengthy.’

Shola
Disability Living Allowance for adults

You may still be getting Disability Living Allowance (DLA) if you claimed it before:

- June 2013 in England, Scotland and Wales
- June 2016 in Northern Ireland.

DLA was for people aged under 65 who had problems walking, moving around outdoors safely, or looking after themselves.

If you are making a new claim and are aged between 16 and 64, you now need to apply for Personal Independence Payment (PIP) instead. See pages 48 to 54 for more information about PIP. You can still start a new claim for DLA if you are claiming for a child under the age of 16. See pages 119 to 120 for more about DLA for children.

If you are still claiming DLA, you will eventually be asked to transfer to PIP. You may be asked to transfer from DLA to PIP earlier if you:

- reach the end of an award
- report a change in how your disability or condition affects you
- are getting DLA for a child who reaches the age of 16.

If you were aged 65 or over on 8 April 2013 and are still receiving DLA, you will not be asked to transfer to PIP.
If you live in Northern Ireland

If you were previously claiming Disability Living Allowance (DLA) in Northern Ireland but are refused Personal Independence Payment (PIP), you can appeal this decision. While you appeal, you will be entitled to a payment equal to the amount of DLA you were receiving.

If you move from DLA to PIP but then get less money, you may be entitled to extra payments to make up some of the difference.

There are other rules around PIP and supplementary payments in Northern Ireland. For more information, visit nidirect.gov.uk/articles/support-for-those-affected
Attendance Allowance

Attendance Allowance (AA) is a benefit for people aged 65 or over who have problems looking after themselves because of an illness or disability.

If you are under 65, you should claim Personal Independence Payment (PIP) instead of AA. See pages 48 to 54 for more about PIP.

Who can claim

You may qualify for Attendance Allowance (AA) if you have problems with personal care, for example:

- getting out of bed
- having a bath
- dressing yourself
- needing someone with you to make sure you are safe.

Attendance Allowance is based on the amount of care you need, not the amount of care you get at the moment. You do not need to have a carer to be able to get this benefit. You must have had these problems for at least six months. But there are special rules for people who are terminally ill (see opposite).

You should also know that:

- your income and savings will not affect your claim
- if you are awarded Attendance Allowance, your other benefits will not be reduced – they may even increase, or you may be able to get other benefits such as Pension Credit (see pages 83 to 84).
**Terminal illness**

If you are terminally ill, and may be expected to live for less than six months, you can apply using a fast-track process called special rules. You can keep getting the benefit under the special rules if you live longer than expected.

Claiming under special rules means:

- you do not have to show that you have any care needs
- you do not need to have had problems looking after yourself for six months
- your claim will be dealt with quickly
- you will get AA at the highest rate
- someone can make the claim on your behalf.

All special rules claims are reviewed after three years.

To claim under special rules, tell the Department for Work and Pensions (DWP) or Department for Communities (DfC) about your situation. You will then need to ask your GP, oncologist or specialist nurse to send them a form called a DS1500.

If you become terminally ill while already claiming Attendance Allowance, you can still ask your doctor or specialist nurse to write a DS1500. This may increase the amount of Attendance Allowance you get.
How much you could get

Attendance Allowance (AA) is paid at one of two rates. The rate you get will depend on how much care you need. You may be paid:

- the lower rate of £55.65 a week if you need help during the day or at night
- the higher rate of £83.10 a week if you need help during the day and at night.

There are no restrictions on how you spend AA. The money does not need to be spent on paying for care. Some people have support from family or friends, and use the money for other things, such as equipment or transport.

If you have problems moving around, you may be able to get equipment to help you manage at home (see page 110) or help with transport (see pages 127 to 137).

How to claim

- If you live in England, Scotland or Wales, you can download and print an application form at gov.uk/attendance-allowance You can also call the Department for Work and Pensions’ Attendance Allowance helpline on 0345 605 6055 or use textphone 0345 604 5312 and ask them to send you a form.
• If you live in Northern Ireland, you can download and print an application form at nidirect.gov.uk/articles/attendance-allowance You can also call the Department for Communities Attendance Allowance helpline on 0300 123 3356 or use textphone 028 9031 1092 and ask them to send you a form. Or you could visit your local Social Security or Jobs and Benefits office.

If you ask for a form to be sent to you by post, try to return it within six weeks. This is because if you return the form within this time, the benefit can sometimes be backdated to the date you requested the form.

The claim form asks personal questions about how your health problems affect your daily life. It is long and you should set aside a good amount of time to fill it in. You may find it helpful to read through the form before you start filling it in, so that you can get the information you need before you start. It will help your application if you include as much detail as possible.

It is a good idea to get help from an experienced welfare rights adviser to fill in the form. You can do this by calling the Macmillan Support Line on 0808 808 00 00. Or visit macmillan.org.uk/inyourarea to find out whether you can see a Macmillan welfare rights adviser in person.

Someone else can complete the form on your behalf, as long as you can sign it. If you cannot sign the form, the person completing the form will need legal permission to sign it on your behalf. If you are terminally ill, you will not need to sign the form.
Industrial Injuries Disablement Benefit

You can claim Industrial Injuries Disablement Benefit if you were either:

• employed in a job that caused a disease
• employed in a job that caused you to have an accident.

Relevant diseases may include:

• lung cancer
• pneumoconiosis (a lung disease caused by breathing in dust)
• diffuse mesothelioma (a type of cancer caused by asbestos).

You cannot claim this benefit if you were self-employed.

There are also two lump-sum payment schemes for people who have certain dust-related injuries, such as mesothelioma.

If you have mesothelioma that was not caused by work, you may still be able to get a payment. This may have happened, for example, because you washed the clothing of someone who worked with asbestos.
How to claim

• If you live in England, Scotland or Wales, you can download an application form from [gov.uk/industrial-injuries-disablement-benefit](https://gov.uk/industrial-injuries-disablement-benefit) You can also call the Barnsley Industrial Injuries Disablement Benefit Centre on **0345 758 5433** or use textphone **0345 608 8551** and ask them to send you a form.

• If you live in Northern Ireland, you can download an application form at [nidirect.gov.uk/articles/industrial-injuries-disablement-benefit](https://nidirect.gov.uk/articles/industrial-injuries-disablement-benefit) You can also ask your local Social Security or Jobs and Benefits office for a form.

To find out more about mesothelioma, you can call the Macmillan Support Line on **0808 808 00 00**. Or visit the Mesothelioma UK website at [mesothelioma.uk.com](http://mesothelioma.uk.com) for details of local support groups.
Help with toilet needs

National Key Scheme for toilets

This scheme offers disabled people access to around 9,000 locked public toilets across the UK. You can buy a key for £4.50 (including postage and packaging) from Disability Rights UK.

Visit crm.disabilityrightsuk.org/radar-nks-key or call 020 7250 8191.

The Macmillan toilet card

Cancer treatment can affect the way the bowel and bladder work. Macmillan can send you a free toilet card and key ring, which explain why you may need to access a toilet urgently while out in public. We have a general version, and one for people who are experiencing late side effects after pelvic radiotherapy. Visit be.macmillan.org.uk and search for ‘toilet card’ to order these resources for free.
If you look after someone with cancer

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Carer’s Allowance

Carer’s Allowance is a weekly benefit for people who look after someone with a lot of care needs. People who get Carer’s Allowance are not affected by the benefit cap (see pages 11 to 12).

Who can claim

You might be able to get Carer’s Allowance if:

• you are aged 16 or over
• you are caring for someone for at least 35 hours a week.

The person you care for must already be getting certain benefits – usually one of the following:

• the daily living component of Personal Independence Payment at either rate
• the care component of Disability Living Allowance at the middle or higher rate
• Attendance Allowance.

We have more information about benefits for people with care or mobility needs on pages 47 to 65.
It is also worth knowing that:

• you do not need to be related to, or living with, the person you care for

• you can be working, but there is a weekly earnings limit of £116 a week (after certain deductions)

• you cannot claim Carer’s Allowance if you are studying for 21 hours a week or more.

If you are a carer but you do not qualify for Carer’s Allowance, you may still be able to apply for Carer’s Credit (see pages 73 to 75).

**Overlapping benefits**

Carer’s Allowance overlaps with certain other benefits, including:

• State Pension

• Severe Disablement Allowance

• contribution-based Employment and Support Allowance

• Incapacity Benefit

• bereavement benefits

• contribution-based Jobseeker’s Allowance.

The rule for overlapping benefits is that you cannot be paid both benefits at the same time. Instead, you are paid the one that is worth the most.
Even if this rule means you cannot be paid Carer’s Allowance, it may still be worth applying for it. This is because you would then have what is known as an **underlying entitlement** to the benefit. The advantages of this are:

- You could get an additional carer premium in any income-related benefit you are entitled to. See page 72 for more information.

- You may also get credits (see pages 73 to 75) that count towards National Insurance. This can protect your right to State Pension or other benefits.

- If the other overlapping benefit stops for any reason, you can be paid Carer’s Allowance straight away without having to make a new claim.

If you are paid Carer’s Allowance, it can affect the benefits claimed by the person you care for. It is a good idea to speak to a welfare rights adviser about this. They can advise you about which would be the best benefit to claim for you and the person you care for.

**How much you could get**

Carer’s Allowance is £62.70 a week.
How to claim

• If you live in England, Scotland, or Wales, call the Carer’s Allowance Unit on 0345 608 4321, use textphone 0345 604 5312 or visit gov.uk/carers-allowance

• If you live in Northern Ireland, call the Disability and Carers Service on 0300 123 3356, use textphone 028 9031 1092 or visit nidirect.gov.uk/articles/carers-allowance-how-claim You can also ask your local Social Security or Jobs and Benefits office for a form.

Carers may be able to get other financial help as well. For more information, speak to a welfare rights adviser by calling us on 0808 808 00 00.

Benefit cap
On 7 November 2016, a change was made to the benefit cap. It now does not apply to you if you live in England, Wales, or Scotland and:

• you are getting (or have an underlying entitlement to) Carer’s Allowance

• you are getting the carer element of Universal Credit (see pages 30 to 35).

In Northern Ireland, carers were already exempt from the benefit cap before this change.

See pages 11 to 12 for more about changes to the benefit cap.
Carer premium

If you get Carer’s Allowance (or have an underlying entitlement to it) and you get certain other benefits, you may also be able to get the carer premium. This is an extra payment that can be added to:

- Income Support
- income-based Jobseeker’s Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Council Tax Reduction.

Extra payments for being a carer can also be added to:

- Pension Credit (the extra payment is called the carer addition)
- Universal Credit (the extra payment is called the carer element).

To claim any of these extra payments for carers, contact the service that pays you the benefits and tell them you are getting Carer’s Allowance. The payment should then be added to any benefit you are getting.
Carer’s Credit

Carer’s Credit is a National Insurance credit for carers of working age. It helps you build up qualifying years for the State Pension while you are not working.

You need to pay National Insurance to qualify for a State Pension. But you may not be working if you are a carer, which means that you might not be paying National Insurance. Carer’s Credit means you are treated as though you paid National Insurance during the time you were caring.

If you get Carer’s Credit you do not get any actual money, but it protects your right to a State Pension later in life.

Who can claim

To get Carer’s Credit, you must look after at least one person for 20 hours or more a week.

Normally, each person you look after must be getting one of these disability benefits:

- the daily living component of Personal Independence Payment at either rate
- the care component of Disability Living Allowance at the middle or higher rate
- Attendance Allowance.

If the person you look after does not get one of these benefits, you may still get Carer’s Credit if you fill in the care certificate part of the application form. This will need to be signed by a health or social care professional.
Is it right for you?
You do not need to apply for Carer’s Credit if you are already getting benefits such as:

• Carer’s Allowance
• Income Support as a carer (or based on incapacity)
• Child Benefit for a child under the age of 12.

These benefits will automatically protect your right to State Pension.

You may benefit from claiming Carer’s Credit if you:

• look after for someone for 20 to 35 hours a week
• help look after an ill or disabled person, but someone else claims Carer’s Allowance for looking after them
• look after several people, but do not care for any one person for 35 hours or more a week
• look after someone as well as doing paid work, but do not earn enough to pay National Insurance for the whole year
• look after someone and are self-employed
• look after someone and are a full-time student.
How to claim

• If you live in England, Scotland, or Wales, call the Carer’s Allowance Unit on 0345 608 4321, use textphone 0345 604 5312 or visit gov.uk/carers-credit

• If you live in Northern Ireland, call the Disability and Carers Service on 0300 123 3356, use textphone 028 9031 1092 or visit nidirect.gov.uk/articles/carers-allowance-how-claim You can also ask your local Social Security or Jobs and Benefits office for a form.
Bereavement benefits

Bereavement benefits can be paid to someone whose husband, wife or civil partner has died.

Until recently, there were three types of bereavement benefit: Bereavement Payment, Bereavement Allowance, and Widowed Parent’s Allowance. But this has now changed.

From April 2017, a new benefit called Bereavement Support Payment will replace the older bereavement benefits for anyone making a new claim. To get this new benefit, you must have been under state pension age (see page 80) when your partner died.

If you claim this new benefit:

• You will be paid for 18 months after the death of your husband, wife, or civil partner. This is to help pay for additional costs resulting from their death.

• The amount you can get will depend on the National Insurance contributions your partner made (see page 9).

• You will not be affected by the benefit cap (see pages 11 to 12).

If you are already claiming Bereavement Payment, Bereavement Allowance or Widowed Parent’s Allowance, you will not be affected by this change. You will continue to get that benefit in the same way as before.
How much you could get

<table>
<thead>
<tr>
<th>Rate</th>
<th>Initial payment</th>
<th>Monthly instalments (up to 18)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without children</td>
<td>£2,500</td>
<td>£100</td>
</tr>
<tr>
<td>With children</td>
<td>£3,500</td>
<td>£350</td>
</tr>
</tbody>
</table>

Other support

You may also be able to get help towards funeral costs if you get certain benefits. Speak to a welfare rights adviser for advice.

How to claim

Details of how to claim bereavement benefits are on a BD8 form. When you register your partner’s death, the registrar should give you this form. If you are not given the form, you can ask for it. If there is an inquest, the coroner can also give you this information.
# If you are of pension age

<table>
<thead>
<tr>
<th>Category</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Pension</td>
<td>80</td>
</tr>
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<td>83</td>
</tr>
<tr>
<td>Private pensions</td>
<td>85</td>
</tr>
</tbody>
</table>
State Pension

The State Pension is a regular payment you can get from the government when you reach a certain age.

State Pension age

The age you can get State Pension depends on when you were born.

There are currently different State Pension ages for men and women:

- The State Pension age for men is 65.
- The State Pension age for women has been gradually rising from 60 to 65. It will be 63 years and 9 months from April 2017. It will reach 65 by November 2018.

You can check when you will reach State Pension age at [gov.uk/calculate-state-pension](https://www.gov.uk/calculate-state-pension) or by calling the Future Pension Centre on 0345 3000 168.

After December 2018, the State Pension age for men and women will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2026 and 2028.
The new State Pension for people who reached State Pension after 6 April 2016

A new State Pension has been introduced for people who reach State Pension age after 6 April 2016. The aim of this change is to simplify the State Pension.

You will usually need to have paid National Insurance for at least 10 years to get any State Pension, and for up to 35 years to get the new full State Pension. The new State Pension pays £159.55 a week. The amount you get depends on how many years you paid National Insurance for.

You do not have to claim the new State Pension as soon as you reach State Pension age. By choosing to claim later, you could get more money when you do claim.

For more information visit gov.uk/new-state-pension
If you reached State Pension age before 6 April 2016

If you reached State Pension age before 6 April 2016, there are two parts to the State Pension:

• **basic** State Pension

• **additional** State Pension.

To get the full basic State Pension, you need to have paid National Insurance for at least 30 years. If you have paid less National Insurance than this, you may still be able to get some State Pension, but the amount will be lower.

The highest amount of basic State Pension you can currently get is £122.30 a week. Depending on how much National Insurance you have paid, you may be able to get more. This is known as Additional State Pension.
Pension Credit

Pension Credit is a benefit for people who have reached a certain age and have a low income. To get Pension Credit, whether you are a man or a woman, you must have reached the current State Pension age for women. This will be 63 years and nine months from April 2017. It is gradually rising to meet the State Pension age for men (65) by November 2018.

Who can claim

Pension Credit is made up of two different parts:

• Guarantee Credit
• Savings Credit.

Guarantee Credit increases your weekly income if it is below a certain amount. You may get extra payments if you are a carer or have a severe disability.

The money you earn will be checked to see whether it is below a certain amount. Some of the money you earn will be ignored. They will usually ignore:

• £5 a week for single people
• £10 a week for couples
• £20 a week for certain other people, such as those who are severely disabled.

This means you can still earn some money and be considered to have a low income.

Savings Credit is a weekly payment for people who saved some money towards their retirement (for example in a personal pension).
If you reached State Pension age after 6 April 2016, you may not be able to get the Savings Credit part of Pension Credit.

For more information or to find out the exact date when you can get State Pension and Pension Credit, speak to a welfare rights adviser or visit [gov.uk/calculate-state-pension](http://gov.uk/calculate-state-pension)

**How much you could get**

These are the Pension Credit rates from April 2017 to April 2018:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Weekly Guarantee Credit</th>
<th>Weekly Savings Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single people</td>
<td>Whatever amount is needed to increase your weekly income to at least £159.35</td>
<td>Up to £13.20</td>
</tr>
<tr>
<td>Couples</td>
<td>Whatever amount is needed to increase your weekly income to at least £243.25</td>
<td>Up to £14.90</td>
</tr>
</tbody>
</table>

You could get more if you are a carer or have a disability. Pension Credit may also entitle you to extra help with housing costs (see pages 87 to 97).

**How to apply**

Call the Pension Credit claim line on **0800 99 1234**, use textphone **0800 169 0133** or visit [gov.uk/pension-credit](http://gov.uk/pension-credit)
Private pensions

You may have a private pension that you can access earlier than planned because of your illness. This could give you a lump sum payment, a monthly income or both. Private pensions may be organised through your employer or personal pensions that you have set up.

Since April 2015, there have been more options for accessing money from private pensions. This means it is very important to get advice about what is best for your situation.

Our financial guides can give you guidance, information and support about this. Call us on 0808 808 00 00.

The government also offers free guidance through Pension Wise. You can visit pensionwise.gov.uk for more information. This service offers face-to-face guidance through some Citizens Advice offices.

Telephone guidance is available from the Pensions Advisory Service. Call the Pension Helpline on 0300 123 1047. If you are self-employed, call 0345 602 7021.

We have more information in our Pensions booklet that you might find helpful. Call us on 0808 808 00 00 or visit be.macmillan.org.uk to order a free copy.
# Housing Costs

<table>
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<th>Topic</th>
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Housing Benefit

Housing Benefit helps with your rent payments if you have a low income. If you live in England, Scotland or Wales, it is paid by your local council. If you live in Northern Ireland, it is paid by the Housing Executive.

Housing Benefit is gradually being replaced by the housing element of Universal Credit. The benefit you should apply for will depend on where you live and your situation. For more information, speak to a welfare rights adviser.

‘I contacted Macmillan and they helped me to get full Housing Benefit, which has really taken the pressure off my financial situation.’

Dimitri

Who can claim

You can claim Housing Benefit whether you live in social housing, a housing association property or privately rented housing.

You must:

• have a low income
• have under £16,000 in savings (unless you get Pension Credit)
• be responsible for paying the rent.
Most full-time students are not eligible for Housing Benefit.

If you live in an area where Universal Credit is available, you may be told to apply for that instead of Housing Benefit.

**How much you could get**

The amount of Housing Benefit you get will depend on:

- where you live
- your age
- who lives with you
- the number of bedrooms in your home
- your savings and income
- the savings and income of your partner, if you have one
- any other benefits you get
- your rent.

If you are renting from a private landlord, the amount of Housing Benefit you get will be based on Local Housing Allowance rates. These are based on the cost of renting in your area. Contact your local council or the Northern Ireland Housing Executive for more information. See pages 152 to 153 for contact details.

If your rent is higher than Local Housing Allowance rates, you will need to pay the difference. But you may also be able to get help through a Discretionary Housing Payment (see page 91). If your rent is lower than Local Housing Allowance rates, you could get the full amount of your rent in Housing Benefit, but nothing above that amount.
Limits for single people aged 25 to 34
Single people aged 25 to 34 who rent from a private landlord are only entitled to the Housing Benefit shared accommodation rate.

In this case, a single person means someone who:
• is not living with someone as a couple
• does not have dependent children.

The shared accommodation rate is the amount of Housing Benefit you would get if you were renting a single room in a shared house. It is based on the cost of renting a shared property in your area. Even if you are not in a shared house and are renting somewhere on your own, you are still only entitled to the shared accommodation rate.

Under-occupancy rule (bedroom tax)
If you live in social housing and your council or the Northern Ireland Housing Executive decides that your home is too big for your needs, Housing Benefit may be paid at a reduced rate. This is sometimes called the under-occupancy rule or bedroom tax. It also applies to the housing element of Universal Credit.

You will not be affected by this if you are at the qualifying age (or above) for Pension Credit. See pages 83 to 84 for more information.

If you need a bedroom for an overnight carer, you may not be affected by this tax.

Speak to a welfare rights adviser if you think this tax may affect you. You may be able to claim a Discretionary Housing Payment to cover bedroom tax costs. There is more information about this opposite.
In Northern Ireland, if your Housing Benefit is reduced by this rule, you will get a welfare supplementary payment to cover the difference. You can find out more at nidirect.gov.uk/articles/support-for-those-affected

**The benefit cap**
The benefit cap may also affect how much you can get in benefits each week. The cap includes Housing Benefit.

For more information, see pages 11 to 12 or call the Macmillan Support Line on 0808 808 00 00 to speak to a welfare rights adviser.

**Discretionary Housing Payments**
Housing Benefit may not cover all your rent. If you are having problems paying the rest of your rent, you may be able to claim a Discretionary Housing Payment from your local council or the Northern Ireland Housing Executive.

Discretionary Housing Payments are awarded for a certain length of time. You should be told how long you have been awarded the payment for and what to do if you need to claim again.

**How to claim**
To find out more about Housing Benefit or to apply for it, contact your local council or the Northern Ireland Housing Executive (see page 153). If you are also applying for Income Support or Jobseeker’s Allowance, the application process for those benefits includes questions about claiming Housing Benefit.

You should be able to find your local council’s contact details in your phone book, or by visiting one of the websites we have listed on pages 152 to 153.
Council tax reduction in England, Scotland and Wales

Local council tax reduction schemes have been introduced to replace Council Tax Benefit. The schemes can help towards the cost of your council tax if you are on a low income.

Council tax reduction schemes are different across the UK:

- In England, each local council has its own council tax reduction scheme. The support available will depend on where you live.

- In Scotland and Wales, there are national council tax reduction schemes. The support available is the same across each country.

In some areas, councils also have schemes where they can choose to offer extra support with council tax. These are sometimes called discretionary funds for council tax. In these areas, it may be possible to get an extra payment to help with your council tax, in addition to the normal council tax reduction scheme. These discretionary schemes have different names in different areas.

How to claim

Contact your local council to find out what support they offer. You should be able to find your local council’s contact details in your phone book, or by visiting one of the websites we have listed on pages 152 to 153.
Help with rates in Northern Ireland

If you cannot afford to pay your rates bill, contact Land & Property Services as soon as possible on 0300 200 7801.

Before calling, make a list of all the money you have coming in (your income). You should also make a list for anyone living with you. The list should include any benefit payments. There are different options available to help you pay your rates bill, including Housing Benefit and Rate Relief. Visit nidirect.gov.uk to find out more.
Support with mortgage interest

You might be able to get extra help with your mortgage interest payments if you claim:

- income-related Employment and Support Allowance
- Income Support
- income-based Jobseeker’s Allowance
- Pension Credit
- Universal Credit.

These benefits may also cover other housing costs, such as service charges and ground rent. If you have these costs, you should apply for help through your benefit.

Since April 2016, there has been a waiting time of 39 weeks (around nine months) between first claiming the benefits we have listed and being able to access the extra help with housing costs.

From April 2018, the way support with mortgage interest is paid will be changing. It will change from a benefit to a long-term loan. If you claim support with mortgage interest, you will be contacted about this change. You can speak to our welfare rights advisers for more information.
Grants for adapting your home

Local councils or the Northern Ireland Housing Executive can give you financial help if you need to repair, improve or adapt your home for health reasons. For example, if you need to install a stair lift or a ramp.

Grants for home adaptations are different across the UK:

- In England, Wales and Northern Ireland, these grants are called Disabled Facilities Grants. If you live in England or Wales, visit [gov.uk/disabled-facilities-grants](http://gov.uk/disabled-facilities-grants) If you live in Northern Ireland, visit [nihe.gov.uk/disabled_facilities_grant](http://nihe.gov.uk/disabled_facilities_grant)

- In Scotland, you should contact your local council to find out what support they offer. You can find contact details in your phone book or at [www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)

There are also grants to help you improve the heating and insulation in your home. These are mainly for people who are disabled, on a low income or aged over 60. We have more information in our leaflet *Managing your energy costs*.

We also have more information about help with housing costs in our booklet *Housing costs*. Call [0808 808 00 00](tel:08088080000) or visit [be.macmillan.org.uk](http://be.macmillan.org.uk) to order our information.
How to claim

If you live in England, Scotland or Wales, contact your local council. You should be able to find contact details in your phone book or by visiting one of the websites we have listed on pages 152 to 153.

If you live in Northern Ireland, contact the Northern Ireland Housing Executive (see page 153).
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Equipment to help you at home 110
VAT-exempt goods and services 112
Nursing home charges 113
Prescriptions

The help you can get to pay for prescriptions is different across the UK.

In England, prescriptions are free for people with cancer. If you need prescriptions for things that are related to cancer or its effects, you can apply for an exemption certificate. You need to collect an FP92A form from your GP surgery or oncology clinic.

In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

Prescriptions for people who don’t have cancer in England

If you are a carer or someone who is not having cancer-related treatment, you can still get free prescriptions if you meet one of these criteria:

• You are aged 60 or over.
• You are aged under 16, or under 19 and in full-time education.
• You are an NHS hospital inpatient.
• You are pregnant or have had a baby in the last 12 months (you will need a MatEx exemption certificate – your doctor, midwife or health visitor can help you apply for this).
• You get a valid war pension and need prescriptions for your war injury.
• Your weekly income is low enough (see details of the Low Income Scheme on pages 108 to 109).
• You are entitled to, or named on, a valid NHS tax exemption certificate.

• You are included in an award of Income Support, the guarantee element of Pension Credit, income-based Jobseeker’s Allowance, or income-related Employment and Support Allowance.

• You get Universal Credit and meet certain criteria.

• You have a long-term physical disability that stops you leaving the house without help from another person, and have a valid medical exemption certificate.

• You have certain other health conditions (see www.nhs.uk/NHSEngland/healthcosts for a full list) and have an FP92A form from your doctor.

You will need to show your pharmacist proof that you qualify for free prescriptions.

**Prescription pre-payment certificates in England**

If you live in England and do not qualify for free prescriptions, you may want to buy a prescription pre-payment certificate for three months or a year. It will save you money if you need either:

• more than four prescriptions in three months

• more than 14 prescriptions in a year.

You can buy a certificate over the phone using a credit or debit card. Call the NHS Business Services Authority on 0300 330 1341. You can also buy the certificate online from [gov.uk/get-a-ppc](http://gov.uk/get-a-ppc)

You will need to show the pharmacist your prescription pre-payment certificate when you collect your prescription.
Wigs and fabric supports

The help you can get to pay for wigs and fabric supports is different across the UK.

In Wales and Northern Ireland, wigs and fabric supports are free for everyone. There are special arrangements for patients who are registered with GPs in Wales but have treatment in England.

In England and Scotland, you can qualify for free NHS wigs or fabric supports if you meet one of these criteria:

- You are aged under 16, or under 19 and in full-time education.
- You get a valid war pension and need the items for your war injury.
- You are a hospital inpatient when the wig or fabric support is given to you.
- Your weekly income is low enough (see details of the Low Income Scheme on page 108 to 109).
- You are entitled to, or named on, a valid NHS tax exemption certificate.

You can also qualify if you get:

- Income Support
- the guarantee element of Pension Credit, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance
- Universal Credit (if you meet certain criteria).
Some hospitals in England and Scotland may cover the cost of wigs for outpatients having chemotherapy. Speak to your healthcare team for more information.

If you are entitled to a free wig or fabric support, you will need to tell the person who fits it. You will need to show proof that you qualify, for example the letter showing which benefits you get.

If you do not qualify for free wigs or fabric supports, you may be able to reclaim the VAT on these items. Call the HMRC VAT helpline on 0300 200 3700 or use textphone 0300 200 3719. You can also or visit gov.uk/guidance/vat-exemption-and-partial-exemption
Dental examinations and treatment

Dental examinations

Help with the cost of dental care is different across the UK:

• In England, there is a cost for NHS dental examinations. You may qualify for a free examination if you meet one or more of the criteria. We have more information about the criteria for free dental treatment and examinations. Call us on 0808 808 00 00.

• In Scotland, NHS dental examinations are free for everyone.

• In Wales, you can get free NHS dental examinations if you are aged under 25 or over 60.

• In Northern Ireland, you may be entitled to free Health Service dental treatment if you are on a low income. Visit nidirect.gov.uk for information on help with health care costs.
Dental treatment

In England, Scotland and Wales, you may qualify for free NHS dental treatment and dentures. You need to meet one or more of the criteria listed here when the dental treatment starts:

- You are aged under 18, or under 19 and in full-time education.
- You are pregnant or have had a baby in the last 12 months (you will need either a MatEx exemption certificate or a MATB1 maternity certificate – speak to your doctor, midwife or health visitor).
- You receive a valid war pension and need treatment for your war injury.
- You are an NHS hospital inpatient and the treatment is carried out by a hospital dentist.
- You are an NHS hospital dental service outpatient (but there may be a charge for dentures and bridges).
- Your weekly income is low enough (we have more information about the Low Income Scheme on pages 108 to 109).
- You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance.
- You receive Universal Credit and meet certain criteria.
- You are entitled to, or named on, a valid NHS tax exemption certificate.

You will need to show your dentist proof that you qualify, for example the letter showing which benefits you get.

In England, meeting one of these criteria also means you can get your examination for free.
Eye treatment

Help with the cost of sight tests is different across the UK.

Sight tests are free for everyone in Scotland.

You qualify for free NHS sight tests in England and Wales, and Health Service sight tests in Northern Ireland if you meet one of the criteria listed here:

- You are aged under 16, or under 19 and in full-time education.
- You are aged 60 or over.
- You are registered blind or are partially sighted.
- You have been diagnosed with diabetes or glaucoma.
- You are aged 40 or over and are the parent, brother, sister or child of someone with glaucoma.
- Your sight test is carried out through the hospital eye department.
- You receive a valid war pension and have eyesight issues due to your war injury.
- Your income is low enough (we have more information about the Low Income Scheme on page 108 to 109).
- You need complex or powerful lenses.
- You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance.
- You get Universal Credit and meet certain criteria.
- You are entitled to, or named on, a valid NHS tax exemption certificate.
If you live in England, Scotland, Wales or Northern Ireland, you qualify for vouchers towards the cost of glasses or contact lenses if you meet one of these criteria:

• You are aged under 16, or under 19 and in full-time education.
• You need complex or powerful lenses.
• Your weekly income is low enough (see details of the Low Income Scheme on pages 108 to 109).
• You get Income Support, the guarantee element of Pension Credit, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance.
• You get Universal Credit and meet certain criteria.
• You are entitled to, or named on, a valid NHS tax exemption certificate.

The vouchers can be used with any optician. You will need to show proof that you qualify, for example any letters showing which benefits you get.
Low Income Scheme

This scheme helps people on a low income to afford their health costs. It is run by the NHS in England, Scotland and Wales and by the Health Service (HS) in Northern Ireland.

The scheme includes help with:

- prescriptions
- dental treatment
- wigs and fabric supports
- sight tests, glasses and contact lenses
- travel to receive treatment.

You cannot qualify if you have more than £16,000 in savings, unless you live permanently in a care home. If you live in a care home, the savings limit is £23,250 in England, Scotland and Northern Ireland. In Wales, the savings limit is £24,000.

How to claim

- If you live in England, Scotland or Wales, call 0300 330 1343 and ask for an HC1 form, or visit www.nhsbsa.nhs.uk/healthcosts You can also get an HC1 form from your local NHS hospital or Jobcentre Plus.

- If you live in Northern Ireland, download the HC1 form from nidirect.gov.uk/articles/help-with-health-costs You can also get an HC1 form from your local Jobs and Benefits or Social Security office.
You may be able to get an HC1 form from your GP, dentist or optician.

If you have already paid the healthcare costs, you can claim a refund using an HC5 form if you apply within three months. You must have the relevant receipt (such as an FP57 form for prescriptions).
Equipment to help you at home

You may need special equipment or aids to help you manage at home. For example, a raised toilet seat or hand rails. If your doctor or nurse agrees that you need equipment, they can refer you to a social worker who can get it for you. Or you can contact your local social services or social work department directly. They can arrange for a social worker or occupational therapist to assess your needs. They may be able to supply what you need for free.

You can also get general advice and information about all types of equipment from the Disabled Living Foundation (see page 154 for details).

If you have problems using public transport, there are community transport schemes that could help. There is more information on pages 130 to 132.
VAT-exempt goods and services

If you have a long-term illness or are registered disabled, you do not have to pay VAT on certain products. These are products that are designed or adapted for your own personal or domestic use.

For example, you may not have to pay VAT on items to help your mobility. This may include:

- cars
- adjustable beds
- stair lifts
- wheelchairs
- medical appliances to help with severe injuries
- alarms
- Braille paper or low-vision aids (but not glasses or contact lenses)
- building work such as widening doors or installing ramps, lifts or toilets.

For more information, visit [gov.uk/financial-help-disabled/vat-relief](http://gov.uk/financial-help-disabled/vat-relief) or call 0300 200 3700.
Nursing home charges

People who pay for their own nursing home charges should check whether they are entitled to financial help. Speak to your healthcare professional or call the Macmillan Support Line on 0808 808 00 00.
Looking after children

Child Tax Credit

Child Tax Credit is a benefit to help with the cost of looking after children.

Tax Credits are gradually being replaced by Universal Credit. The benefit you should claim will depend on where you live and your situation. Speak to a welfare rights adviser to find out more.

Who can claim

You can claim if you are aged 16 or over. You, and your partner if you have one, must earn below a certain amount. It does not matter whether you are working or not.

You must be responsible for:

• a child aged under 16
• a young person aged 16 to 19 who normally lives with you. They must be in full-time education or training. This does not include advanced education, such as university, or training that is paid for by an employer.

If you are living in an area where Universal Credit has been introduced, you can claim that instead.
What you could get
The amount you get from Child Tax Credit will depend on your situation. It could include:

• A payment for each child of up to £2,780 a year. This is called the child element. If you make a new claim after April 2017, you will normally only get the child element for up to two children.

• An extra payment for each disabled child of up to £3,140 a year.

• An extra payment for each severely disabled child of up to £1,275 a year.

How to claim
Call the HMRC tax credits helpline on 0345 300 3900 or use textphone 0345 300 3909.

Childcare costs
You may get help with the cost of government-approved childcare through Working Tax Credit. How much you get depends on how much you earn. The maximum you can get is £122.50 a week for one child, or £210 a week for two or more children. You can find out more at gov.uk/help-with-childcare-costs

If you get Housing Benefit (see pages 88 to 91), some of your childcare costs can be taken into account.
Childcare vouchers and employer help

You may need to arrange childcare while you go to appointments, have treatment or deal with side effects. There are different ways to get help with these costs.

If you work, your employer may allow you to pay for childcare using childcare vouchers. This means that you pay for childcare through your salary, but before tax and National Insurance have been taken. This saves you money. Some employers pay childcare costs directly or provide a workplace nursery.

If you are off work temporarily and are getting sick pay, you may continue to get the childcare vouchers or other help. This might be as part of your contract or because you have a sympathetic employer. Talk to the HR department at your work about getting help with childcare costs during sick leave. For more general information about childcare vouchers, visit Gov.uk/childcare-costs-for-tax-credits

There may also be help you can get with looking after children. This could be from:

• social services – contact your local council in England, Scotland or Wales, or Health and Social Care Trust in Northern Ireland

• charities such as Home-Start – visit Home-Start.org.uk

• family and friends.

Flexible working may also help, if this is possible for you.
Disability Living Allowance for children

Disability Living Allowance (DLA) for children is a benefit that may help with the costs of looking after a child with a disability.

You may be able to claim Disability Living Allowance for children if your child is:

• aged under 16
• has difficulty walking or needs extra care (more care than a child of the same age who does not have a disability).

There are two parts to DLA for children:

• the care component – to help with the cost of extra care.
• the mobility component – to help with supervising a child moving around outdoors.

What you could get

Each component is paid weekly at a low, medium or high rate, depending on your child’s needs.

<table>
<thead>
<tr>
<th>Rate</th>
<th>Care component</th>
<th>Mobility component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest</td>
<td>£22</td>
<td>£22</td>
</tr>
<tr>
<td>Middle</td>
<td>£55.65</td>
<td>n/a</td>
</tr>
<tr>
<td>Highest</td>
<td>£83.10</td>
<td>£58</td>
</tr>
</tbody>
</table>
How to claim

• If you live in England, Scotland or Wales, visit gov.uk/disability-living-allowance-children/how-to-claim You can also call the Disability Living Allowance helpline on 0345 712 3456 and ask them to send you a form.

• If you live in Northern Ireland, you can download or print an application form from nidirect.gov.uk/articles/disability-living-allowance-children You can also call the Disability and Carers Service on 0300 123 3356 and ask them to send you a claim pack.
School and education costs

Free school meals

There are different rules about free school meals across the UK:

• In England, school meals are free for all children at state school in reception, year one and year two.

• In Scotland, school meals are free for all children in primary school years one, two and three.

• In Wales, all primary school children can have a free school breakfast.

• In Northern Ireland, contact the Education Authority in your region to find out whether your child qualifies and how to apply.

In England, Scotland and Wales, school meals are free for all children whose parents or carers get certain benefits. These include:

• Universal Credit (if you meet certain criteria)
• Income Support
• income-related Employment and Support Allowance, income-based Jobseeker’s Allowance or the guarantee element of Pension Credit
• Child Tax Credit (in certain cases)
• Working Tax Credit run-on (paid for four weeks after you stop qualifying for Working Tax Credit).

Contact your local council to find out whether your child qualifies and how to apply. See pages 152 to 153 for details.
School clothing

Many local councils give grants for school clothing to families on a low income.

In Northern Ireland, pupils are entitled to a school uniform grant if their parents or carers get Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, the guarantee credit of Pension Credit or Child Tax Credit (in certain cases). For more information, contact the Education Authority. Visit eani.org.uk

In England, Scotland or Wales, contact your local council to find out what help is available in your area and how to apply for it. See page 152 to 153 for details.

School travel costs

You may also be able to get help with school travel costs from your local school, college, council or the Education Authority in Northern Ireland. Contact them for more details.
Educational Maintenance Allowance

Educational Maintenance Allowance is only available in Scotland, Wales and Northern Ireland.

This allowance helps young people aged 16 to 19 stay in education. The amount is based on the income of the adults who are responsible for the young person. It will not affect any benefits the adult is claiming.

In Scotland, contact your school, college or local council. Visit emascotland.com for more information.

In Wales, call 0300 200 4050 or visit studentfinancewales.co.uk to download an application form.

In Northern Ireland, you can download a form from nidirect.gov.uk or collect one from your school, college or local Social Security or Jobs and Benefits office.

16 to 19 Bursary Fund

The 16 to 19 Bursary Fund is only available to students in England.

Students aged 16 to 19 who might struggle with the cost of full-time education or training may be eligible for a bursary of up to £1,200 a year. It can be used for costs like equipment, lunch and transport. It is not available to people at university.

Speak to the school, college, academy or training provider about how to apply for a bursary.
Discretionary Learner Support

Some colleges, including sixth form colleges, have loans, grants or funds to help people aged 19 or over with learning costs.

In some cases, this will come from the Discretionary Learner Support scheme. The funds are prioritised for those facing financial hardship. They can be used to help with:

- financial hardship and emergencies
- childcare costs (if you qualify)
- accommodation costs, for those who have to study a certain distance from home
- essential course-related equipment, materials and field trips
- travel costs.

Check with your college to see whether this option is available to you.
‘My treatment was at a specialist hospital miles from home. This meant my wife had to stay in a hotel overnight when visiting.’

Kris
TRANSPORT AND PARKING COSTS

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Travelling to hospital

Claiming a refund

If you have to travel to and from hospital for treatment, you may be able to claim a refund on:

• your bus or train fares
• some petrol costs
• taxi fares (in some situations).

If you need someone to travel with you to hospital for medical reasons, you may be able to get a refund on their travel costs too.

Who can claim

You can claim a refund if you get one of the following benefits:

• Income Support
• the guarantee element of Pension Credit
• income-based Jobseeker’s Allowance
• income-related Employment and Support Allowance
• Universal Credit (if you meet certain criteria).

You can also claim if:

• you are entitled to, or named on, a valid NHS tax exemption certificate
• you have a low income – this means you can get help with travel costs as part of the Low Income Scheme (see pages 108 to 109).
You can usually get your refund at the hospital – check what you have to do before you travel. You will need to bring proof that you get one of the qualifying benefits. This could be your benefit award letter. You will also need to bring proof of your travel costs, for example tickets or receipts.

Some voluntary organisations have drivers who can take people to hospital and other destinations (for example to the shops). Check at your local library for details of voluntary organisations in your area.

**Hospital parking**

Hospital car parking policies are different across the UK.

- In England, many hospitals give people with cancer free car parking or discounts. But this is not always well advertised. You should ask your hospital for more information.

- In Scotland, hospital parking is free at all hospitals except Glasgow Royal Infirmary, the Royal Infirmary of Edinburgh and Ninewells Hospital in Dundee.

- In Wales, hospital parking is free at all hospitals except at University Hospital of Wales in Cardiff, Glangwili West Wales General in Carmarthen and Prince Phillip Hospital in Llanelli.

- In Northern Ireland, hospital parking is free at all hospitals if you are having chemotherapy or radiotherapy.
Local transport services

Services available across the UK

- **Free or reduced-cost bus travel.** In England, Scotland and Wales, you may be able to get a free bus pass if you are disabled. In Northern Ireland, you can travel for half-price if you are getting certain disability benefits. Contact your local council for more information.

- **Community transport services.** If you have problems using public transport, these services may be available in your area. For example, there might be services providing trips to local shopping centres. Some areas have wheelchair-accessible transport that can pick you up from home. These are sometimes called dial-a-ride services. To find out what is available in your area, use the Community Transport Association website (ctauk.org) or speak to your local council.

- **Local voluntary groups (good neighbour schemes).** Some areas have local groups that provide practical help to people who need it. This often includes help with transport to hospital or to see your GP.

- **The British Red Cross.** It can provide personal transport services across the UK. This includes a companion for a journey on public transport or a private car with a driver. You will usually be asked for a contribution towards the cost, but you will not be refused the service if you can’t pay. See page 154 for contact details.
• **Shopmobility schemes.** These provide wheelchairs and scooters for disabled people to help them get around their local area or shopping centres. In England, Scotland or Wales, visit shopmobilityuk.org or call 0844 414 1850. In Northern Ireland, visit shopmobilityni.org or call 07934 190 242.

• **Reduced taxi fare schemes.** These are available in some areas. Speak to your local council for more information. See pages 152 to 153 for details.
Regional transport services

• **St John Wales.** It can provide transport for people in Wales who have problems using public transport or their own vehicle. Visit [stjohnwales.co.uk](http://stjohnwales.co.uk) or call **0292 044 9600**.

• **The Highlands and Islands Travel Scheme.** Under this scheme, people from the Highlands and Islands in Scotland can claim a refund on their travel costs to hospital. To qualify, you must either: live or work in the former Highlands and Islands Development Board area or need to travel at least 30 miles from your home (or more than 5 miles by water) to hospital. You must pay £10 of any fare you are claiming, unless you are getting certain income-related benefits. If you need someone to travel with you, their expenses can also be paid for. A health professional has to confirm that this is medically necessary for you. Ask your GP or the cash office at the hospital for a claim form.

• **Isles of Scilly Travel Cost Scheme.** The NHS funds transport for all Isles of Scilly residents to get to and from the mainland for hospital treatment. You have to pay a £5 booking fee.

• **London Taxicard Scheme.** This scheme provides discounts on door-to-door transport for people who have problems using public transport because of serious mobility problems. Taxicard holders can make journeys in licensed London taxis, and the discount is applied to each trip. For more information and an application form, visit [londoncouncils.gov.uk/services/taxicard](http://londoncouncils.gov.uk/services/taxicard) or call **020 7934 9791**.
Bus, coach and train fares

There are special rates for bus, coach and train travel for eligible older people and people with disabilities.

You can apply for a bus pass if:

• you live in England and are of State Pension age
• you live in Scotland, Wales or Northern Ireland and are aged over 60
• you have an eligible disability.

This gives you a reduced price, or often free travel, on local buses. There may also be local support towards taxi costs. For details, contact your local council (see pages 152 to 153) or ask at your local bus or coach station.

You may also be able to save up to a third on rail fares with a Disabled Person’s Railcard or a Senior Railcard (for people aged over 60). Check at your local train station for details, or visit nationalrail.co.uk

In Northern Ireland, people with a disability and people aged over 60 may be able to get reduced cost rail fares. Check at your local bus, coach or train station for details. Or you can call Translink on 028 9066 6630 or visit translink.co.uk

For more information, visit gov.uk/transport-disabled if you live in England, Scotland or Wales, or nidirect.gov.uk if you live in Northern Ireland. You can also contact a welfare rights adviser.
Car and driving costs

Blue Badge scheme

If you have problems with mobility and using public transport, you may be able to get a Blue Badge. A Blue Badge allows you to park in parking spaces that are closer to where you need to go. It lets you park for free in some private car parks, such as in hospitals or supermarkets. Certain parking restrictions will still apply.

How to apply for a badge:

- If you live in England, Scotland or Wales, visit [gov.uk/apply-blue-badge](https://gov.uk/apply-blue-badge) or contact your local council. See pages 152 to 153 for details.
- If you live in Northern Ireland, apply online at [nidirect.gov.uk](https://nidirect.gov.uk) or call 0300 200 7818.

Your healthcare professional or a welfare rights adviser may be able to help you fill out the application forms.

There are special badge schemes for people with restricted mobility who live, study or work in areas where the Blue Badge scheme does not apply. In London, there is a green badge for Camden, red for the City of London, purple for Kensington and Chelsea, and white for Westminster.

Tunnels, bridges and toll roads

Blue Badge holders and other disabled people pay a reduced rate, or no fee, at some river crossings, bridges and tunnels. In most cases, you have to apply in advance to get a discount. Toll discounts can change, so check before you travel. Contact your local council for advice.
London Congestion Charge
There is a charge to travel within central London at certain times. If you have a Blue Badge, you do not have to pay the charge. However, you will have to make a one-off payment of £10 to register for this discount.

If you need to pay the Congestion Charge to get to a medical appointment, you may be able to claim this money back from the hospital. A health professional, such as your cancer doctor or nurse, would need to confirm you are too ill to travel on public transport. Remember to keep your receipt for the Congestion Charge so you can claim your refund.

For more information, call 0343 222 2222, use textphone 0207 649 9123 or visit tfl.gov.uk/congestioncharging

Seat belts
If you cannot wear a seat belt for medical reasons, you can get a medical exemption certificate from your doctor. There are also aids and adaptations available that make it easier for people with disabilities to wear a seat belt. For more information, speak to your doctor or contact the Disabled Living Foundation (see page 154).
Road (vehicle) tax exemption

You may be able to get free road tax if you are disabled. You may qualify if you get any of the following:

• the mobility component of Personal Independence Payment at the enhanced rate
• the mobility component of Disability Living Allowance at the higher rate
• the War Pensioners’ Mobility Supplement
• Armed Forces Independence Payment.

If you get the mobility component of Personal Independence Payment at the standard rate, you may qualify for a 50% discount on the cost of your road tax.

For more information, call 0300 123 4321, use textphone 0300 790 6201 or visit gov.uk/vehicle-exempt-from-car-tax
You can also get renewal forms from your local Post Office.
Motability Scheme

Under this scheme, you can get help to buy or hire a car, scooter or powered wheelchair if you get any of the following:

- the mobility component of Personal Independence Payment at the enhanced rate
- the mobility component of Disability Living Allowance at the higher rate
- the War Pensioners’ Mobility Supplement
- Armed Forces Independence Payment.

Contact the Motability Scheme to apply. See page 155 for their contact details.
GRANTS AND LOANS

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Macmillan Grants

Macmillan Grants are small, mostly one-off, payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing break, you may be able to get a Macmillan Grant.

How much you get will depend on your situation and needs. The average grant is around £380. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

Who can apply

You can apply for a Macmillan Grant if you have cancer, or are still seriously affected by your illness or treatment. Both of the following must also apply:

- You have less than £6,000 in savings if you are single, or less than £8,000 as a couple or family.
- You have a low total income after you have paid rent, mortgage and council tax. We allow a weekly income of £170 for a single person, £289 for a couple or household of two people, £85 for each child, and £119 for each additional adult.

We do not count Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) in our calculations.

These are the general rules, but we do consider individual situations. Please contact us if you have any questions.
How to apply

We aim to make our application process as simple and quick as possible.

1 You need to apply through a health or social care professional. This may be a social worker, district nurse, Macmillan benefits adviser or a Macmillan nurse if you have one.

2 They will fill in a grant application form with you and send it to the Grants team at Macmillan. They will also include a short medical report from your specialist nurse, doctor or consultant.

3 The Macmillan Grants team will process your application on the day they get it.

4 If your application is approved, payments are usually sent out within three working days.

Any personal or medical information included in your application will be treated confidentially.

If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, please contact us on 0808 808 00 00.
Other grants and loans

Government and local councils

Different areas have their own local welfare schemes that provide grants and loans. Contact your local council to find out what help you can get in your area. See pages 152 to 153 for details. Or you can speak to a Macmillan welfare rights adviser on 0808 808 00 00 for more information.

Grants and loans for heating costs

There are different types of support available if you are struggling with heating bills. Your energy supplier may be able to give you a grant, discount or a better payment arrangement. There are also energy-saving schemes and government grants to reduce your costs.

We have more information in our leaflet Managing your energy costs. Call 0808 808 00 00 or visit be.macmillan.org.uk to order a copy.
Charities and other organisations

Other sources of help include occupational funds, help from utility companies (gas, electricity and water companies) and help from charities. For more information, call us on 0808 808 00 00.

CLIC Sargent provides one-off grants to children and young people with cancer, and their families. These can help with the extra costs that cancer can cause. Applications need to be made through a CLIC Sargent social worker. For more information, call 0300 330 0803.

Turn2us helps people find specific charities that may be able to offer financial help. Visit turn2us.org.uk for more information.

Your local library may have books about organisations that provide grants. This might include A guide to grants for individuals in need, published by the Directory of Social Change.
FURTHER INFORMATION

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Other ways we can help you 148
Other useful organisations 151
Your notes and questions 157
About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more leaflets or booklets like this one. Visit be.macmillan.org.uk or call us on 0808 808 00 00.

We have booklets on different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer and information for carers, family and friends.

All of our information is also available online at macmillan.org.uk/cancerinformation

There you’ll also find videos featuring real-life stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- Easy Read booklets
- ebooks
- large print
- translations.

Find out more at macmillan.org.uk/otherformats

If you’d like us to produce information in a different format for you, email us at cancerinformationteam@macmillan.org.uk or call us on 0808 808 00 00.
Help us improve our information

We know that the people who use our information are the real experts. That’s why we always involve them in our work. If you’ve been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you’d like to hear more about becoming a reviewer, email reviewing@macmillan.org.uk You can get involved from home whenever you like, and we don’t ask for any special skills – just an interest in our cancer information.
Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we’re here to support you. No one should face cancer alone.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line
Our free, confidential phone line is open Monday–Friday, 9am–8pm. Our cancer support specialists can:
• help with any medical questions you have about your cancer or treatment
• help you access benefits and give you financial guidance
• be there to listen if you need someone to talk to
• tell you about services that can help you in your area.

Call us on 0808 808 00 00 or email us via our website, macmillan.org.uk/talktous

Information centres
Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face. Visit one to get the information you need, or if you’d like a private chat, most centres have a room where you can speak with someone alone and in confidence.
Find your nearest centre at macmillan.org.uk/informationcentres or call us on 0808 808 00 00.
Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That’s why we help to bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand.

Find out about support groups in your area by calling us or by visiting macmillan.org.uk/selfhelpandsupport

Online community

Thousands of people use our online community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people’s posts at macmillan.org.uk/community

The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

‘Everyone is so supportive on the online community, they know exactly what you’re going through. It can be fun too. It’s not all just chats about cancer.’

Mal
Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you’ve been affected in this way, we can help.

Financial guidance
Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

Help accessing benefits
Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

Macmillan Grants
Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on 0808 808 00 00 to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants. We can also tell you about benefits advisers in your area. Visit macmillan.org.uk/financialsupport to find out more about how we can help you with your finances.

Help with work and cancer

Whether you’re an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work. Visit macmillan.org.uk/work

Macmillan’s My Organiser app
This free mobile app can help you manage your treatment, from appointment times and contact details, to reminders for when to take your medication. Search ‘My Organiser’ on the Apple App Store or Google Play on your phone.
Other useful organisations

There are lots of other organisations that can give you information or support.

Financial or legal advice and information

**Benefit Enquiry Line**
**Northern Ireland**
**Helpline** 0800 220 674
(Mon, Tue, Wed and Fri, 9am to 5pm, Thu, 10am to 5pm)
**Textphone** 028 9031 1092
**www.nidirect.gov.uk/money-tax-and-benefits**
Provides information and advice about disability benefits and carers’ benefits in Northern Ireland.

**Citizens Advice**
Provides advice on a variety of issues, including financial, legal, housing and employment issues. Use its online webchat or find details for your local office in the phone book or one of these websites:

- **England**
  - **Helpline** 03444 111 444
  - **Email** debt.advice@citizensadvice.co.uk
  - **www.citizensadvice.org.uk**

- **Wales**
  - **Helpline** 03444 77 2020
  - **www.citizensadvice.org.uk/wales**

- **Scotland**
  - **www.citizensadvice.org.uk/scotland**

- **Northern Ireland**
  - **Helpline** 0800 028 1181
  - **Email** debt.advice@citizensadvice.co.uk

Other useful organisations

There are lots of other organisations that can give you information or support.
Civil Legal Advice
Helpline 0345 345 4345
(Mon to Fri, 9am to 8pm,
Sat, 9am to 12.30pm)
Minicom 0345 609 6677
www.gov.uk/civil-legal-advice
Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English isn’t your first language.

Department for Work and Pensions (DWP)
Personal Independence Payment (PIP) Helpline
0345 850 3322
Textphone 0345 601 6677
(Mon to Fri, 8am to 6pm)
Carer’s Allowance Unit
Tel 0345 608 4321
Textphone 0345 604 5312
(Mon to Thu, 8.30am to 5pm, Fri, 8.30am to 4.30pm)
www.gov.uk/browse/benefits
Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

GOV.UK
www.gov.uk
Has information about social security benefits and public services in England, Scotland and Wales.

Law Centres Network
www.lawcentres.org.uk
Local Law Centres provide advice and legal help. They specialise in social welfare issues, including disability and discrimination.

Local councils (England, Scotland and Wales)
Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits and for help from social services (the Social Work Department in Scotland).

You should be able to find your local council’s contact details in your phone book or visit:

England
www.gov.uk/find-your-local-council
Scotland
www.cosla.gov.uk/councils

Wales
www.wlga.wales/welsh-local-authority-links

Money Advice Scotland
Tel 0141 572 0237
Email info@moneyadvicescotland.org.uk
www.moneyadvicescotland.org.uk
Use the website to find qualified financial advisers in Scotland.

NiDirect
www.nidirect.gov.uk
Has information about benefits and public services in Northern Ireland.

Northern Ireland Housing Executive
Tel 03448 920 902 (8.30am to 5.00pm)
Textphone 18001 03448 920 900
www.nihe.gov.uk
Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

StepChange Debt Charity
Tel 080 0138 1111 (Mon to Fri, 8am to 8pm, Sat 8am to 4pm)
www.stepchange.org
Provides free debt advice by phone, email, the website and live online chats with advisers.

Unbiased.co.uk
Helpline 0800 023 6868
Email contact@unbiased.co.uk
www.unbiased.co.uk
You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

Work support

Access to Work
Tel 0345 268 8489
Textphone 0345 608 8753 (Mon to Fri, 8am to 6pm)
Provides advice and practical support to people with long-term health conditions and their employers to help pay for practical support so you can do your job.
www.gov.uk/access-to-work
Access to Work (NI)
www.nidirect.gov.uk/articles/access-work-practical-help-work
Gives support and advice to employees with disabilities and their employers. To apply for assistance through this programme, speak to an adviser at your local Jobs and Benefits Office.

Equipment and advice on living with a disability

British Red Cross
Tel 0344 871 11 11
Textphone 020 7562 2050
Email information@redcross.org.uk
www.redcross.org.uk
Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

Disability Rights UK
Tel 0207 250 8181
(Mon to Fri, 10am to 12.30pm, then 1.30pm to 4pm)
Email enquiries@disabilityrightsuk.org
www.disabilityrightsuk.org
Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues, and advice for disabled students.

Disabled Living Foundation (DLF)
Helpline 0300 999 0004
(Tue to Thu, 10am to 4pm)
Email helpline@dlf.org.uk
www.dlf.org.uk
Provides free, impartial advice about all types of disability equipment and mobility products.
**Motability Scheme**
*Tel* 0300 456 4566  
(Mon to Fri, 8am to 7pm,  
Sat, 9am to 1pm)
*Textphone* 0300 037 0100  
[www.motability.co.uk](http://www.motability.co.uk)
Under this scheme, you can get help to buy or hire a car, scooter or powered wheelchair if you get certain benefits.

**Scope**
*Helpline* 0808 800 3333  
(Mon to Fri, 9am to 5pm)
*Email* helpline@scope.org.uk  
[www.scope.org.uk](http://www.scope.org.uk)
Offers confidential advice and information on living with disability.

**General cancer support organisations**

**Cancer Focus**
*Northern Ireland*
*Helpline* 0800 783 3339  
(Mon to Fri, 9am to 1pm)
*Email* nurseline@cancerfocusni.org  
[www.cancerfocusni.org](http://www.cancerfocusni.org)
Offers a variety of services to people affected by cancer in Northern Ireland, including a free helpline, counselling and links to local support groups.

**Cancer Support Scotland**
*Tel* 0800 652 4531  
(Mon to Fri, 9am to 5pm)
*Email* info@cancersupportscotland.org  
[www.cancersupportscotland.org](http://www.cancersupportscotland.org)
Runs cancer support groups. Also offers free complementary therapies and counselling.

**Maggie’s Centres**
*Tel* 0300 123 1801
*Email* enquiries@maggiescentres.org  
[www.maggiescentres.org](http://www.maggiescentres.org)
Has a network of centres in various locations throughout the UK. Provides free information about cancer and financial benefits. Also offers emotional and social support to people with cancer, their family, and friends.
Help with the cost of cancer in England, Scotland, Wales and Northern Ireland

Tenovus
Helpline 0808 808 1010
(Daily, 8am to 8pm)
Email
info@tenovuscancercare.org.uk
www.tenovuscancer
  care.org.uk
Provides support such as mobile cancer support units, a free helpline, benefits advice and an online ‘Ask the nurse’ service.

Cancer registries

The cancer registry
A national database that collects information on cancer diagnoses and treatment. This information helps the NHS and other organisations plan and improve health and care services. There is one in each country in the UK:

National Cancer Registration Service for England
Tel 020 7654 8000
Email enquiries@phe.gov.uk
www.ncr.nhs.uk

Scottish Cancer Registry
Tel 0131 275 7777
Email nss.csd@nhs.net
www.isdscotland.org/
  Health-Topics/Cancer/
  Scottish-Cancer-Registry

Welsh Cancer Intelligence and Surveillance Unit (WCISU)
Tel 02920 373500
Email general.enquiries@wales.nhs.uk
www.wcisu.wales.nhs.uk

Northern Ireland Cancer Registry
Tel 028 9097 6028
Email nicr@qub.ac.uk
www.qub.ac.uk/nicr

You can search for more organisations on our website at macmillan.org.uk/organisations or call us on 0808 808 00 00.
Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

Thanks

This booklet has been written, revised and edited by Macmillan’s Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Dr Rose Henderson, Regional Development Manager – Information and Policy, Citizens Advice Northern Ireland; Caroline Payne, Macmillan Welfare Rights Team Leader; and Margaret Roffe, Macmillan Financial Support Programme Manager. Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

Sources

We’ve listed a sample of the sources used in this publication below. If you’d like further information about the sources we use, please contact us at cancerinformationteam@macmillan.org.uk

Can you do something to help?
We hope this booklet has been useful to you. It’s just one of our many publications that are available free to anyone affected by cancer. They’re produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we’re there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.

5 WAYS YOU CAN HELP SOMEONE WITH CANCER

Share your cancer experience
Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change
We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community
A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

Raise money
Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money
Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more
0300 1000 200
macmillan.org.uk/getinvolved
# Please fill in your personal details

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# Don’t let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

☐ I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box. ☐

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.

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This booklet is about getting benefits and other financial help if you are affected by cancer in England, Scotland, Wales or Northern Ireland. It is for anyone living with cancer and their carers, family and friends.

The booklet explains the types of financial help you could get and how to claim this support. It also tells you who to contact for further help, including Macmillan’s welfare rights advisers.

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on 0808 808 00 00, Monday to Friday, 9am to 8pm, or visit macmillan.org.uk

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on 18001 0808 808 00 00, or use the NGT Lite app.

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